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a trip of four months the author was able to secure so thorough a grasp of Latin-American conditions is a tribute to his remarkable powers of observation.

Throughout the work the author takes a healthily optimistic view of the future of these republics. He does not close his eyes to the serious racial problems that confront them, and has no hesitancy in emphasizing their lack of preparation for democratic government. Mr. Bryce is one of the few writers on Latin-American affairs who has emphasized the influence of environmental conditions as distinct from racial antecedents. He shows that the distinction between Teutonic and Latin, which is usually used as a means of explaining the lack of capacity of the people of the Latin-American countries for self-government, has little or no meaning, and in reality furnishes no explanation of their present condition. No opportunity is lost to impress upon the reader the necessity of studying the colonial development of the Latin-American peoples and their history since emancipation to understand their present condition rather than to depend upon generalizations as to racial traits. Only through such a study can we hope to secure any real comprehension of the present conditions and possibilities of the people of these countries.

The author also points out the danger of attempting generalizations applicable to Latin-America as a whole. He shows clearly how diverse the national types are, and that these diversities are likely to increase rather than diminish. Each country demands separate treatment in much the same way as we would give separate treatment to Spain, Italy and France in dealing with any of the Latin peoples of Europe.

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Carola Woerishoffer, Her Life and Work. Bryn Mawr, Pa.: By the Class of 1907, Bryn Mawr College, 1912.

This little volume is a document of extraordinary human interest. It is the story, briefly told, of a young woman, rich, able, vigorous, a Bryn Mawr graduate, who, without the slightest consciousness of heroism, much less of martyrdom, literally gave her life for the cause of social justice. Brought up in an environment that was charged with the spirit of service and under the spell of family traditions of courageous achievement and fearless independence, Carola Woerishoffer was doubtless prepared in an unusual manner for the life she lived, but those who knew her well could never think of her merely as the product of outside forces. One of her distinguishing characteristics was her independence of conventionality. She abhorred sham. In everything she sought reality and she claimed the right to form her own opinions. In an unpretentious way and yet with firm resolution, she seems early to have formed the purpose of taking a share in the work of advancing the cause of the wage-workers. In college her courses were chosen with this purpose in view. Gifted with a keen mind, abounding health, and a zest for living, she threw herself with eagerness into whatever she undertook, whether it was study, athletics (in which she excelled), or later, social investigation.

Graduating from Bryn Mawr in 1907, Miss Woerishoffer offered herself to Greenwich House, a social settlement on the lower west side of New York. She came, she said, "to learn and to help." Rich as she was, she would have scorned the thought of obtaining recognition because of her wealth. She did not seek a prominent place in social work. She wanted to know conditions at first hand and then to find the place where she could make her life tell for the largest usefulness. It was this spirit that led her to work for thirteen weeks during a hot summer as an unskilled hand in public laundries. When it came to practical measures for the improvement of social conditions, her interest lay with those efforts that were aimed at causes, or that prepared the way for dealing radically with conditions. It was this that influenced her to come to the rescue of the Congestion Exhibit, when its success was imperilled by lack of funds. Her faith in trade unionism and her passion for justice were manifested when, during the shirtwaist makers' strike in New York she met the need of adequate real estate security for bail bonds, in order to prevent the commitment of hundreds of young girls to jail for indefinite periods. But she valued wealth only as a means of service. We are told that her joy was great when she was appointed to a position as investigator in the State Bureau of Industries and Immigration, at a salary of \$1,200. At last "she was worth something in her own right!"

It was while investigating labor camps in her official capacity that Miss Woerishoffer lost her life. Fatigued by days of strenuous work, she was driving her car along a slippery road, when the wheels skidded and the car went over an embankment. The next morning she died from the injuries she had received. The chief of the bureau, referring in her annual report to the work of this heroic young woman, says: "The state has had no enrolled soldier who has given his life more utterly in the field of battle than she in the cause in which she believed."

The little book under review is a collection of articles, including editorials from prominent journals and an account of Miss Woerishoffer's life published in the *American Magazine* by Ida Tarbell, together with addresses delivered at a memorial meeting at Greenwich House. It is published by the members of Miss Woerishoffer's class at Bryn Mawr. It would be well if this book could have a wider reading than is likely to be the case because of the manner of its publication. It is the story of a life which expressed what Miss Tarbell calls the Revolt of the Young Rich—"a questioning of the fortunes laid in their hands, a resentment at the chance for a life-fight of their own taken away, rising passion of pain and indignation at meaningless inequalities and sufferings." If it could be read by many young persons looking out upon life at the threshold of their careers it would help to give meaning and direction to the part they are to play.

GAYLORD S. WHITE.

New York.

CLEVELAND, F. A., and POWELL, F. W. *Railroad Finance*. Pp. xv, 463. New York: D. Appleton & Co., 1912.

This book describes the method of financing railroads in the United States. The historic side of railway promotion and capitalization is ably and interestingly evolved in the first two chapters. The various aspects of financing are then